Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Document Page 1 of 59

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	the name that is on your nment-issued picture ication (for example, river's license or	Christine First name Inez	First name
passp		Middle name	Middle name
identifi	your picture ication to your meeting e trustee.	Yankieway Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>0547</u>	xxx - xx
Individ	er or federal dual Taxpayer	OR	OR
Identii	fication number	<b>9</b> xx - xx	<b>9</b> xx - xx

Case 18-09225 Entered 03/29/18 14:37:03 Desc Main Filed 03/29/18 Doc 1 Page 2 of 59

Document Yankieway Christine Inez Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business names or EINs.	I have not used any business names or EINs.
	Include trade names and	Business name	Business name
	doing business as names	EIN	EIN
			EIN
5.	Where you live		If Debtor 2 lives at a different address:
5.	where you live	1514 S. Avers Ave.	ii bestoi 2 iives at a unierent audress.
		Number Street Unit 1S	Number Street
		Chicago IL 60623	
		COOK State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Debtor 1

Christine Inez

Document Yankieway Page 3 of 59

Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you			•		equired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.	
	are choosing to file	■ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subn	court for self, you nitting you	or more details abo I may pay with cas	out how you may p h, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check	
					•	ose this option, sign and attach the in Installments (Official Form 103A).	
		By la less pay t	w, a jud han 150 he fee i	lge may, but is not 0% of the official p n installments). If y	required to, waiv overty line that ap you choose this o	est this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is oplies to your family size and you are unable to ption, you must fill out the <i>Application to Have the</i> 3) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Yes.	District	None	When	Case Number	
			District	None	When	Case Number	
			Diotriot		when	MM / DD / YYYY	
			District		When	Case Number	
						MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.				Relationship to you	
	not filing this case with you, or by a business parter, or by affiliate?		District		When	Case Number, if known	
			Debtor _			Relationship to you	
			District		When	Case Number, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to li	ine 12 ur landlord obtained	an eviction judgme	nt against you?	
			ΠY	lo. Go to line 12. 'es. Fill out <i>Initial Sta</i> nis bankruptcy petitio		viction Judgment Against You (Form 101A) and file it with	

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

			Document	Page 4 of 59
Debtor 1	Christine	Inez	Yankieway	Case Number (if known)
				, , ,

Name of business, if any  Name of business,	<ol> <li>Are you a sole proprietor of any full- or part-time business?</li> <li>A sole proprietorship is a</li> </ol>	■ No. □ Yes.	Go to Part 4.  Name and location of	business				
Number   Street   Number   N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above    None of the above   None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   Nane of the above    If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of th documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the property   Number   Street   Number			City			State Zip Cod	le	
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above   If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D).   No.   I am filing under Chapter 11.   In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am filing under Chapter 11.   In the sharkruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.			Check the appropriate	box to describe your bu	siness:			
Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))			
Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above    None of the above   None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  So you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that appropriate deadlines. If you indicate that you are a small business debtor wou must attach your most re balance sheet, statement of operations, cash-flow statement, and fearlines debtor, see the statement of operations, cash-flow statement, and repair a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that appropriate deadlines. If you indicate that you are a small business debtor according to the definition in the balance for the property of the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  If you are filing under Chapter 11, but I am NOT a small busines			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D).  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. 1 am not filing under Chapter 11.  No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Part 4:  Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?    Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))			
Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?  Where is the property?  Number Street			☐ None of the abo	ve				
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention			
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street		<b>.</b>						
public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?					
If immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	public health or safety? Or do you own any							
Where is the property?  Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?			
Number Street	tnat needs urgent repairs?							
Other 700 C			Where is the property?					
Ott. 7ID C								
CITY State ZIP C				City	<del></del> ,	State ZIP	Code	

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Christine Debtor 1

Inez

Document Yankieway

Page 5 of 59

Case Number (if known)

Part 5:

**Explain Your Efforts to** 

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you fi You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Case 18-09225 Doc 1 Filed 03/29/18

Christine Inez

Debtor 1

Document Yankieway

Entered 03/29/18 14:37:03 Desc Main Page 6 of 59 Case Number (if known)

	First Name	Middle Name La	ast Name				
Pa	rt 6: Answer These Question	s for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.					
		money for a business  No. Go to line 160  Yes. Go to line 17		eration of the business or in			
				debts of business debts.			
17.	Are you filing under Chapter 7?	_	nder Chapter 7. Go to line 18.	at after any evemnt property	is excluded and		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		expenses are paid that funds will				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	)	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$1 \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion		
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	\$50 million \$100 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion		
Pa	rt 7: Sign Below						
For	you	correct.  If I have chosen to file unde	on, and I declare under penalty of er Chapter 7, I am aware that I m ode. I understand the relief availa	ay proceed, if eligible, unde	r Chapter 7, 11,12, or 13		
		- ·	ne and I did not pay or agree to pained and read the notice required	-	ttorney to help me fill out		
		I understand making a false	ce with the chapter of title 11, Un e statement, concealing property, n result in fines up to \$250,000, o 519, and 3571.	, or obtaining money or prop	perty by fraud in connection		
		/s/ Christine Inez Signature of Debtor 1		Signature of	Debtor 2		
		Executed on03/09	9/2018 / DD / YYYY	Executed on	MM / DD / YYYY		

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 7 of 59

Debtor 1	Christine	Inez	Yankieway	Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Andrew B. Nelson	Date	Date:	03/29/2	018
Signature of Attorney for Debtor	_ Buic	MM / D	D / YYYY	,
Andrew B. Nelson				_
Printed name				-
Geraci Law L.L.C.				_
Firm name				-
55 E. Monroe St., #3400				
Number Street				-
Number Street				
		6060	)3	-
Chicago	ILState	6060 ZII	03 Code	-
	State	ZII	P Code	acilaw.cor
Chicago	State	ZII	P Code	- acilaw.cor

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 8 of 59 Document

Fill in this information to identify your case:						
Debtor 1	Christine	Inez	Yankieway			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)			
Case Number						

Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
1. Schedul 1a. Copy 1b. Copy	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	Your assets Value of what you own  \$ 0  \$ 7,864
Part 2:	Summarize Your Liabilities	
2a. Copy 3. Schedule 3a. Copy	e D: Creditors Who Have Claims Secured by Property (Official Form 106D)  v the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Your liabilities Amount you owe \$10,155 \$350 \$29,820
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,392.74
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,382.00

Case 18-09225 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Doc 1 Page 9 of 59

Document Yankieway Christine Inez Case Number (if known) \_ Debtor 1 Last Name

Middle Name

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filling for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	court with your other schedules.
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual p family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. this form to the court with your other schedules.</li> </ul>	S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Copy 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official \$ 2,799.04
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_350.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_9,871.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$_10,221.00

First Name

	Caso 19	2 00225 Doc 1	Filad 02/20/19	<del>Enter</del> ed 03/29/18 14:3	7:03 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fili		0 of 59		
Debtor 1	Christine	Inez	Yankieway			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric				
Case Number			(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two mar ce is needed, attach a separate		are equally	
	-	-	our entries fro Part 1, including	· -		
you nave at	ttached for Part 1	. Write that number here .				\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  2011 Chevrolet M  miles.  t, aircraft, motor  Boats, trailers, motor  Describe	alibu with over 60,000  homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the property of the pro	the a Crec  Curri entir  nd another  \$  ity property (see  es, and accessories cessories	amount of any secur	claims or exemptions. Put led claims on Schedule D: lims Secured by Property  Current value of the portion you own?  00 \$ 5,600.00
			our entries fro Part 2, including			\$ 5,600.00
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ilshings urniture, linens, china, kitchenw	are			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$1,200	\$1,200. <u>0</u> 0

Official Form 106A/B Record # 753831 Schedule A/B: Property Page 1 of 6

Case 18-09225 Filed 03/29/18 Entered 03/29/18 14:37:03

Document Page 11 of an in the property of the proper Doc 1 Desc Main Debtor 1 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ¬No. Yes. Describe..... \$500 TV, computer, printer, music collection, cell phone 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories res. Describe..... \$250 Necessary wearing apparel 250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Jewelry, costume jewelry \$300 300.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes Describe..... Dog \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,250.00 for Part 3. Write that number here .....---

Part 4:	Describe Four Financial Assets	
Do you ow	n or have any legal or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured claims or exemptions
16. Cash Examp	les: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	

0.00

Describe....

Debtor 1

Christine Case 18-09225

Doc 1

Middle Name

Filed 03/29/18 Entered 03/29/18 14:37:03

Document Page 12 of 59 umber (if known)

Last Name Desc Main

17.	Deposits o	f money					
	Examples:	Checking, savings	s, or other financial accounts; certification	ates of d	eposit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts with the	ne same i	institution, list each.		
	No.						
	Yes.	Describe	Account Type:	Inst	titution name:		
			Checking Account		Bank of America	\$_	0.00
			Checking Account		Walmart		0.00
			=		Bank of America		
			Savings Account		Bank of America		14.00
						\$_	14.00
18.		-	publicly traded stocks				
	Examples:	Bond funds, inves	stment accounts with brokerage firms	s, money	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$_	0.00
19.	Non-public	ly traded stock	and interests in incorporated	and un	incorporated businesses, including an interest in		
	No.						
	Yes.	Describe	Name of Entity and Percent of	Owners	shin.		
		Describe	riame or Emily and recommen	· · · · · · · · · · · · · · · · · · ·		e	0.00
20	Governme	nt and cornora	to hands and other negatiable	and no	n nagatiable instruments	Ψ_	
20.		-	te bonds and other negotiable de personal checks, cashiers' checks		<del>-</del>		
	-		are those you cannot transfer to som				
	No.						
	=	December	leaver name:				
	Yes.	Describe	Issuer name:				0.00
						\$_	0.00
21.		or pension ac		avinas s	accusts or other nancian or profit sharing plans		
		interests in IRA, E	ERISA, Reogn, 401(k), 403(b), tillit s	savings a	ccounts, or other pension or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institution	n name:			
			401(k) or similar plan		Employer		Unknown
						\$_	0.00
22.	Security de	posits and pre	epayments				
	Your share	of all unused dep	osits you have made so that you ma	y continu	e service or use from a company		
	Examples:	Agreements with	landlords, prepaid rent, public utilities	s (electric	c, gas, water), telecommunications		
	No.						
	Yes.	Describe	Institution name or individual:				
	<u> </u>					\$_	0.00
23.	Annuities (	A contract for	a periodic payment of money t	o you, e	either for life or for a number of years)		
	No.						
	Yes.	Describe	Issuer name and description:				
	163.	Describe	issuer name and description.			¢	0.00
24	Intoroete ir	an aducation	IPA in an account in a qualific	A ABIE	program, or under a qualified state tuition program.	₽_	0.00
24.			A(b), and 529(b)(1).	u Abel	program, or under a qualified state tuition program.		
	No.	3 000(0)(1), 020/	((b), and 020(b)(1).				
	<b>=</b>		Leather and a control		and the file the annual of any interests 44 H O O C 504(a)		
	Yes.	Describe	institution name and description	on. Sepa	arately file the records of any interests.11 U.S.C. § 521(c):	_	
						\$_	0.00
25.	Trusts, equ	litable or futur	e interests in property (other th	nan any	thing listed in line 1), and rights or powers		
	No.						
	Yes.	Describe					
						\$_	0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and other	er intelle	ectual property		
	Examples:	Internet domain n	ames, websites, proceeds from roya	Ities and	licensing agreements		
	No.						
	Yes.	Describe					
						\$	0.00
27.	Licenses. f	ranchises. and	l other general intangibles				
				ciation h	oldings, liquor licenses, professional licenses		
	No.	. J	- 11 111/ 111/ 111/ 11000·		• · · · · · · · · · · · · · · · · · · ·		
	<b>=</b> .,	Dogorih -					
	Yes.	Describe					0.00
							0.00

Christine Case 18-09225 Debtor 1

Doc 1

Desc Main

Middle Name

Filed 03/29/18
Document
Last Name

Entered 03/29/18 14:37:03 Page 13 of 59 umber (if known)

Mor	ney or prope	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	No. Yes.	Describe		s 0.00
29.	Family sup Examples: F	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	\$ <u> </u>
	Yes.	Describe	Back child support owed by Michael Thomas	\$ <u>Unknown</u>
30.	Examples: l		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
24	Yes.	Describe		\$0.00
31.		•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  Company Name & Beneficiary:	
32.			Term life insurance \$0 at is due you from someone who has died	\$0.00
	If you are the property bed No.	e beneficiary of a l cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	\$0.00
	No. Yes.	Describe		\$0.00
34.	No. Yes.	Describe	uidated claims of every nature, including counterclaims of the debtor and rights	
35.	Any financi	ial assets you d	id not already list	\$ <u> </u>
	Yes.	Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$14.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	n or have any le	gal or equitable interest in any business-related property?	
	-			Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Debtor 1 Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 14 of 59 umber (if known)

39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, tele	phones, desks, chairs, electronic devices
No.  Yes. Describe	
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$
No.  Yes. Describe	
	\$
41. Inventory No.	
Yes. Describe	\$
42. Interests in partnerships or joint ventures  No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	\$
Yes. Describe	
44. Any business-related property you did not already list	\$
No.	
Yes. Describe	\$0.0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages y	
45. Add the dollar value of all of your entries from Part 5, including any entries for pages y for Part 5. Write that number here	
	\$ 0.00
for Part 5. Write that number here	> \$ 0.00
for Part 5. Write that number here  Part 6:  Describe Any Farm- and Commercial Fishing-Related Property You Own or Have a lf you own or have an interest in farmland, list it in Part 1.	n Interest In.  related property?
for Part 5. Write that number here	> \$ 0.00
for Part 5. Write that number here	n Interest In.  related property?
for Part 5. Write that number here	s 0.00 n Interest In.  related property?  \$ 0.00
for Part 5. Write that number here	n Interest In.  related property?
for Part 5. Write that number here	\$ 0.00 m Interest In.  related property?  \$
for Part 5. Write that number here	s 0.00 n Interest In.  related property?  \$ 0.00
for Part 5. Write that number here	> \$ 0.00  In Interest In.  related property?  \$ 0.00  \$ 0.00
for Part 5. Write that number here	> \$ 0.00  In Interest In.  related property?  \$ 0.00  \$ 0.00
for Part 5. Write that number here	\$ 0.00 m Interest In.  related property?  \$ 0.00 m \$ 0.00
Part 6:  Describe Any Farm- and Commercial Fishing-Related Property You Own or Have a If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No.  Yes. Describe  48. Crops—either growing or harvested No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No.  Yes. Describe	\$ 0.00 m Interest In.  related property?  \$ 0.00 m \$ 0.00
for Part 5. Write that number here	\$ 0.00 m Interest In.  related property?  \$ 0.00 m \$ 0.00
Part 6:  Describe Any Farm- and Commercial Fishing-Related Property You Own or Have a lf you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No.  Yes. Describe  48. Crops—either growing or harvested No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No.  Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$ 0.00 m Interest In.  related property?  \$ 0.00 m
Fart 6:  Describe Any Farm- and Commercial Fishing-Related Property You Own or Have a If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No.  Yes. Describe  48. Crops—either growing or harvested No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No.  Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$ 0.00 s

for Part 6. Write that number here .....

\$0.00

Christine Case 18-09225

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

Filed 03/29/18 Entered 03/29/18 14:37:03

Document Page 15 of a general page 15 of a general

Desc Main

\$7,864.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$5,600.00 56. Part 2: Total vehicles, line 5 \$ 2,250.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 14.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$7,864.00 62. Total personal property. Add lines 56 through 61. ..... \$7,864.00

Official Form 106A/B Record # 753831 Page 6 of 6 Schedule A/B: Property

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Fill in this in	nformation to identif	y your case:	
Debtor 1	Christine	Inez	Yankieway
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			<del></del>

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	fy the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	cone only, even if your spe	ouse is filing with you.	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2011 Chevrolet Malibu with over 60,000 miles.	\$_5,600	\$ _ 2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,200</u>	\$ <u>1,200</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$500	\$_500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Necessary wearing apparel	\$ <u>250</u>	\$ _ 250	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 753831	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 18-09225 Doc 1 Filed 03/29/18

Christine

Inez

Document

Entered 03/29/18 14:37:03 Desc Main Page 17 of 59 Number (if known)

Debtor 1

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) Brief Jewelry, costume jewelry 300 description: \$ 300 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Checking Account, Bank of \$ O \$ 0 America, 0.00 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Walmart, 0.00 735 ILCS 5/12-1001(b) \$ O description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Savings Account, Bank of 735 ILCS 5/12-1001(b) America, 14.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 Brief 401(k) or similar plan with Employer Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(g)(4) Brief Back child support owed by Michael Unknown description: Thomas Line from 100% of fair market value, up to 29 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 753831 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill	in this in	Caso 18 C formation to identify		oc 1	Entered 03/29/2 8 of 59	18 14:37:03	Desc Main	
De	btor 1	Christine	Inez	Yankieway				
		First Name	Middle Name	Last Name	_			
	btor 2				_			
(Spi	ouse, if filing)	First Name	Middle Name	Last Name				
Un	ited States	Bankruptcy Court for the	e : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u>			_	
	se Number			(State)			Check if this	s is an
(If	known)						amended fi	ling
<u>Offi</u>	<u>cial Fo</u>	orm 106D						
Sch	edule	D: Creditors	Who Have	Claims Secured by	Property			12/15
	No. Cho	ditors have claims so eck this box and sub- in all of the informat ist All Secured Claim	mit this form to the	roperty? e court with your other schedules.	You have nothing else to repo	ort on this form.		
						Column A	Column A	Column C
f	or each cla	aim. If more than on	e creditor has a pa	an one secured claim, list the credit articular claim, list the other credito al order according to the creditors	ors in Part 2.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1	Exeter F	Finance LLC		Describe the property that sec	ures the claim:	<b>\$</b> _10,155.00	\$ <u>5,600.00</u>	\$ <u>4,555.00</u>
	Creditor's N			2011 Chevrolet Malibu with ov	er 1 miles			
	Po Box Number	166097 Street						
				As of the date you file, the clai	n is: Check all that apply			
				Contingent	in ion chook all and apply.			
	Irving		TX 75016	Unliquidated				
	City		State Zip Code	Disputed				
1	Who owes	the debt? Check one.		Nature of Lien. Check all that ap	ply.			
	Debtor 1	•		An agreement you made (such	as mortgage or secured			
	Debtor 2	-		car loan)				
	=	and Debtor 2 only one of the debtors and	another	Statutory lien (such as tax lien,  Judgment lien from a lawsuit	mechanic's lien)			
	At loast	one of the debtors and	anounci	Other (including a right to offse	et)			
	_	if this claim relates to inity debt	а		,			
ı		-	14-07-08	Last 4 digits of account number	r <u>1001</u>			
Par	rt 2#	ist Others to Be Noti	fied for a Debt Tha	nt You Already Listed				
Use t		nly if you have others from you for a debt y		out your bankruptcy for a debt that	•			

Fill in this i	Caco 18 0020 nformation to identify your		Filad 02/20/19	Entered 03/2 9 of 59		Desc Main	1
	Christine	Inez	Yankieway				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2	. not realle	Middle Hame	Edot Namo				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for the : N	ORTHERN District	of ILLINOIS				
			(State)			□ Check i	if this is an
Case Numbe (If known)	er					_	ed filing
Official E	orm 106E/F						<b>J</b>
<u>Jiliciai i</u>	OIIII 100L/I						40/45
			nsecured Claims ditors with PRIORITY claims				12/15
A/B: Property creditors with needed, copy t	(Official Form 106A/B) and partially secured claims the	on Schedule G: Ex at are listed in Sch , number the entrie me and case numl	I leases that could result in a recutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A ber (if known).	xpired Leases (Officia re Claims Secured by I	l Form 106G). Do not inc Property. If more space i	lude any s	
1. Do any cre	editors have priority unsec	ured claims agains	st vou?				
	o to Part 2.		,				
Yes.	0 to 1 art 2.						
	vour priority unsecured cla	ims. If a creditor ha	as more than one priority unse	ecured claim, list the cr	editor separately for each	claim. For	
nonpriority unsecured (For an ex	r amounts. As much as poss I claims, fill out the Continua planation of each type of cla	ible, list the claims tion Page of Part 1.	n has both priority and nonpri in alphabetical order accordir . If more than one creditor hol ions for this form in the instru	ng to the creditor's nam lds a particular claim, listiction booklet.)	e. If you have more than t st the other creditors in Pa Total claim	Priority amount	Nonpriority amount
2.1 Illinois Creditor's	Department of Revenue	Las	st 4 digits of account number	0547	\$ <u>350.00</u>	<u>\$ 350.00</u>	\$ 0.00
	x 19044	Wh	en was the debt incurred?	2016			
Number	Street						
		<u>As</u>	of the date you file, the claim	is: Check all that apply.			
Spring	field IL 6	2794-9044	Contingent				
City	State	Zip Code	Unliquidated				
_	s the debt? Check one.	Ц	Disputed				
=	· 1 only · 2 only	Tvr	oe of PRIORITY unsecured cla	im·			
=	1 and Debtor 2 only		Domestic support obligations				
=	st one of the debtors and anothe		Taxes and certain other debts yo	u owe the government			
	if this claim relates to a	_					
	nunity debt im subject to offest?	_	Claims for death or personal injur	ry while you were			
No	in subject to shoct.		intoxicated Other. Specify				
Yes			Cutor. Opcomy				
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claim	s				
3. Do any cre	editors have nonpriority un	secured claims ag	ainst you?				
☐ No. Y	ou have nothing to report in	this part. Submit th	nis form to the court with your	other schedules.			
Yes.							
nonpriority included in	unsecured claim, list the crue Part 1. If more than one cree	editor separately for editor holds a partic	nabetical order of the creditor r each claim. For each claim l rular claim, list the other credi	listed, identify what type	e of claim it is. Do not list	claims already	
claims fill o	out the Continuation Page of	Part 2.					Total claim

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Debtor 1	Christine Inez	Dacument Page 20 of 59	_
	First Name Middle Name Bank of America	Last Vame  Last 4 digits of account numberNULL	<b>\$</b> _2,733.00
4.1	Creditor's Name	Last 4 digits of account number	<b>4</b>
	Po Box 982238	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	El Paso TX 79998	☐ Unliquidated	
	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	/ho owes the debt? Check one.	П	
	Debtor 1 only	Two of NONDRIGHTY was a sound a labor	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
H	Debtor 1 and Debtor 2 only	Student loans	
ᅵ 片	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
Is	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
L Ē	Yes	Outon Openity State Stat	
4.2	Capitalone	Last 4 digits of account number NULL	<b>\$</b> 746.00
	Creditor's Name		
	15000 Capital One Dr	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ï	Debtor 1 only		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 1	Debtor 1 and Debtor 2 only	Student loans	
-	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	social to possion of promoting plane, and eater similar about	
	No	Other, Specify Credit Card or Credit Use	
	Yes		
4.3	City of Chicago Bureau Parking	Last 4 digits of account number 3670	<u>\$450.00</u>
	Creditor's Name	When was the debt incurred? 2017	
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107	As of the date you file, the claim is: Check all that apply.	
	Objects II COCOO	Contingent	
	Chicago IL 60602	Unliquidated	
l w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ē	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	<del>_</del>	

Official Form 106E/F

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 21 of 59 Case Number (if known) Document Christine Inez Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COM ED - Commonwealth Edison \$ 226.00 Last 4 digits of account number \_ Creditor's Name 2016-2017 8668 Spring Mountain Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NV 89117 Las Vegas Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes XXXX **\$** 100.00 Comcast Last 4 digits of account number 4.5 Creditor's Name 2016 5330 E. 65th St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46220 Indianapolis IN Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Utility Bills/Cellular Service Other. Specify \_\_\_ Yes Comenity Bank/Ashley Stewart **NULL** \$ 201.00 4.6 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 182789 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 18-09225 Doc 1 Page 22 of 59 Dacument Christine Inez Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.7	Comenity Bank/Victorias Secret	Last 4 digits of account number NULL	<b>\$</b> _1,597.00
7.7	Creditor's Name		
	Po Box 182789	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
Ι.	City State Zip Code	Disputed	
`i	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a community debt	that you did not report as priority claims	
ı	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Office: Specify	
4.8	Credit One Bank NA	Last 4 digits of account number NULL	\$ <u>550.00</u>
	Creditor's Name	2040 2047	
	Po Box 98875	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89193	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	Credit One Bank NA	Last 4 digits of account number NULL	\$ <u>1,089.00</u>
	Creditor's Name	When was the debt incurred? 2013-2017	
	Po Box 98875	THICH HAS AN ABUT HICAITEU:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Las Vegas NV 89193	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<b>1</b> [	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
1 '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Official Form 106E/F

Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Case 18-09225 Page 23 of 59 Document Christine Inez Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Discover Fin. SVCS LLC \$ 724.00 Last 4 digits of account number \_ Creditor's Name 2013-2017 Po Box 15316 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Equifax \$ 0.00 Last 4 digits of account number 4.11 Creditor's Name 10/25/2017 12:00:00 AM PO Box 740241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Contingent 30374 Atlanta GΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Experian \$ 0.00 Last 4 digits of account number 4.12 Creditor's Name 10/25/2017 12:00:00 AM PO Box 2002 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Allen 75013 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 24 of 59 Document Christine Inez Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim Grand Canyon University** \$ 2,400.00 Last 4 digits of account number Creditor's Name 2016 3300 W. Camelback Rd. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent AZ 85017 Phoenix Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Macys/dsnb NULL \$ 1,167.00 Last 4 digits of account number 4.14 Creditor's Name 2016-2017 Po Box 8218 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 45040 Mason Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another

that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes Mohela/DEPT OF ED 0004 \$ 375.00 4.15 Last 4 digits of account number Creditor's Name 2017-2017 633 Spirit Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chesterfield MO 63005 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Case 18-09225 Doc 1 Page 25 of 59
Case Number (if known) Dacument Christine Inez Debtor 1 Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.16 Mohela/DEPT OF ED	Last 4 digits of account number	0003	\$ 810.00
Creditor's Name			
633 Spirit Dr	When was the debt incurred?	2017-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Chesterfield MO 63005	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans	Ciaiii.	
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	-	
community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?	_		
No	Other. Specify		
Yes  Mohela/DEPT OF ED		0002	# 3 196 OO
4.17	Last 4 digits of account number _		\$ <u>3,186.00</u>
Creditor's Name 633 Spirit Dr	When was the debt incurred?	2016-2017	
Number Street			
	As of the date you file, the claim is	. Chack all that apply	
		. Спеск ан тлат арргу.	
Chesterfield MO 63005	Contingent Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured  Student loans	claim:	
Debtor 1 and Debtor 2 only	Obligations arising out of a separat	tion agreement or diverse	
At least one of the debtors and another	that you did not report as priority cl		
Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?	Debte to period of profit offaring p	nano, ana othor ominar acosto	
No	Other. Specify		
Yes			
4.18 Mohela/DEPT OF ED	Last 4 digits of account number _	0001	\$ <u>5,500.00</u>
Creditor's Name	When was the debt incurred?	2016-2017	
633 Spirit Dr  Number Street	when was the dept incurred?		
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Chesterfield MO 63005	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cl  Debts to pension or profit-sharing p		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
No	Other. Specify		
Yes	Guior. Opcomy		

Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Case 18-09225 Doc 1 Page 26 of 59 Dacument Christine Inez Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.19	Reliant Capital Solutions	Last 4 digits of account number 1586	\$ <u>2,400.00</u>
	Creditor's Name		
	PO Box 30469	When was the debt incurred?	
	Number Street		
	Street.		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43230		
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
		_	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify	
Ī	Yes		
4.00	Rush University Medical Center	Last 4 digits of account number 5902	<b>\$</b> 68.00
4.20		Last 4 digits of account number	¥
	Creditor's Name	Miles and the delice and the second of the s	
	610 S. Maple Ave., Ste. 3900	When was the debt incurred?	
	Number Street		
		As of the date you file the claim in Charle all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Only Book	Contingent	
	Oak Park IL 60304	Unliquidated	
	City State Zip Code	Disputed	
<u>v</u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 7	<b>=</b>		
	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Madical/Dantal Carriage	
1 7	=	Other. SpecifyMedical/Dental Services	
$\vdash$	Yes	AHH I	÷ 007.00
4.21	Syncb/CAR CARE MIDAS	Last 4 digits of account number NULL	<u>\$ 287.00</u>
1	Creditor's Name	2010 2017	
1	Po Box 965036	When was the debt incurred? 2013-2017	
1	Number Street		
1			
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDDIORITY upgestured eleips	
		Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
Γ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
L	Community debt		
	•	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes	<del>_</del>	

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 27 of 59 Document Christine Inez Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/TJX COS **\$** 436.00 Last 4 digits of account number \_ Creditor's Name 2015-2017 Po Box 965005 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/Walmart NULL Last 4 digits of account number Creditor's Name 2013-2017 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 28 of 59
Case Number (if known) Document Christine Inez Debtor 1 \$ 0.00 Transunion 4.25 Last 4 digits of account number Creditor's Name 10/25/2017 12:00:00 AM PO Box 1000 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chester Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_\_\_ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Commonwealth Edison, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name
3 Lincoln Center 4th Floor Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Oakhrook Terrace IL 60181 Last 4 digits of account number \_\_\_\_ 2424\_\_\_\_ City State Zip Code Eastern Account Systems of Con. Inc., Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name P.O. Box 837 Line \_\_5\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street CT 06470 Newtown Last 4 digits of account number \_\_\_\_ XXXX\_\_ City State Zip Code Nationwide Credit & Collection, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 815 Commerce Dr., Ste. 100 Part 1: Creditors with Priority Unsecured Claims Line 19 of (Check one):

Number

City

Oak Brook

Official Form 106E/F

Street

Part 2: Creditors with Nonpriority Unsecured Claims

IL 60523

State Zip Code

Last 4 digits of account number \_\_\_\_\_ 5902\_\_\_\_\_

Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Case 18-09225

Christine Debtor 1

Inez

Document

Page 29 of 59

19,949.00

29,820.00

Add the Amounts for Each Type of Unsecured Claim

6i. Other. Add all other nonpriority unsecured claims.

Write that amount here.

6j. Total. Add lines 6f through 6i.

Part 4:	Add the Amounts for Each Type of Unsecured Claim		
	amounts of certain types of unsecured claims. This information is for amounts for each type of unsecured claim.	statistical re	eporting purposes only. 28 U.S.C. § 159.
			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$350.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$350.00
			Total claim
Total claims	6f. Student loans	6f.	\$9,871.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 19	00225 Doc 1 E	Glod 02/20/19	Entor	ed 03/29/18 1	4:37:03	Desc Main	
Fi	ll in this in	formation to identi	ify your case:			0 of 59			
D	ebtor 1	Christine	Inez	Yankieway					
ח	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial Fo	orm 106G							
<u>Scł</u>	nedule	G: Executo	ory Contracts and	Unexpired Lea	ses				12/1
3e as	complete	and accurate as p	ossible. If two married people led, copy the additional page,	are filing together, both	h are equal	y responsible for sup	plying correct On the top of a	ıny	
additi	ional page:	s, write your name	and case number (if known).		,			•	
1. E	_	-	ontracts or unexpired leases?		au hava nat	hina alaa ta ranart on t	hio form		
Ī	_		ubmit this form to the court with ation below even if the contract						
-	<b>→</b> 165.1111	in an or the inionin	ation below even if the contract	is of leases are listed in	Scriedule A	76. Property (Official I	omi roozob)		
			r company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	s for this form in the instr	ruction book	let for more examples	of executory co	ontracts and	
	·		om you have the contract or le	220		State what the c	ontract or lease	e is for	
	1 013011 01	company with with	om you have the contract of it			Otate What the c	ontract or reas	C 13 101	
2.1					_				
	Name				_				
	Number	Street							
	City		State Zip 0	Code	-				
2.2									
	Name				-				
	Number	Street			-				
	Number	Street							
	City		State Zip 0	Code	-				
2.3									
	Name				-				
	Number	Street			_				
	City		State Zip (	Codo	_				
	City		State Zip (	Code					
2.4					_				
	Name								
	Number	Street			-				
	City		Chata 7:n/	Code	_				
<u> </u>	Oily		State Zip (	Joue					
2.5	l				-				
	Name				_				
	Number	Street							

State Zip Code

City

Official Form 106G

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Fill in this in	formation to identif	fy your case:	
Debtor 1	Christine	Inez	Yankieway
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for tl	he : <u>NORTHERN</u> District of <u>I</u>	<del></del>
Case Number	r		(State)
(If known)			_

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (if known). Answer every question.								
1. [	Οο γοι	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)				
	No.								
	Ye	es							
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include				
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)				
	=		ise, or legal equivalent live with yo	ou at the time?					
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No							
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.				
				<del></del>					
		Name of your spouse, former spouse or l	legal equivalent						
		Number Street							
		City	State	Zip Code					
		•	• •		pouse is filing with you. List the person				
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,				
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00					
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt				
					Check all schedules that apply:				
3.1					Schedule D, line				
	Nan	ne			Schedule E/F, line				
	Nur	mber Street			Schedule G, line				
	City	<i>I</i>	State	Zip Code	_				
3.2					Schedule D, line				
	Nan	ne			Schedule E/F, line				
	Nur	mber Street			Schedule G, line				
	City		State	Zip Code	_				
3.3					Schedule D, line				
	Nan	ne			Schedule E/F, line				
	Nur	mber Street			Schedule G, line				
	City	/	State	Zip Code					

Official Form 106H Record # 753831 Schedule H: Your Codebtors Page 1 of 1

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Fill in this in	formation to identify	your case:	
Debtor 1	Christine	Inez	Yankieway
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e : <u>NORTHERN DISTRICT (</u>	OF ILLINOIS
	г		
(If known)			
Afficial E	arma 1061		
omiciai F	<u>orm 106l</u>		

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	Ė	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Support Manager		
	Occupation may Include student or homemaker, if it applies.	Employers name	Wal-Mart		
		Employers address	4650 W. North		
			Chicago, IL 60639	9	,
		How long employed there?	Since 6/1/2010		
Pa	art 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	· ·	ine the information for	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all parallel	•	\$2,757.50	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,757.50	\$0.00

 Official Form 106I
 Record # 753831
 Schedule I: Your Income
 Page 1 of 2

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Yankieway Page 33 of 59

Debtor 1

Christine Inez First Name Middle Name Last Name Case Number (if known)

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	line 4 here	4.	\$2,757.50		\$0.00		
5. <b>L</b> i		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$198.86		\$0.00		
		landatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$157.15		\$0.00		
		Omestic support obligations	5f. 	\$0.00		\$0.00		
	-	Inion dues	5g.	\$0.00		\$0.00		
6 4-		htter deductions. Specify:	5h. —	\$8.75		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$364.76		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,392.74		\$0.00		
8. Lis		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.		8c.			· .		
	oc.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	oc. —	\$ 0.00		\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash		<u>.</u>				
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,392.74 +		\$0.00	. Г	\$2,392.74
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	ΨΣ,00Σ.14		ψ0.00	L	ΨZ,33Z.14
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in <i>Schedula</i> de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are relify:	our dependent not available to	,			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	annline		12.	\$2,392.74
13.		ou expect an increase or decrease within the year after you file this form		o ana neialeu Dala, II II	applies		·L	Ψ=,002.14
10.	x I		•					

Fill in this in	formation to identify y	our case:				
Debtor 1	Christine	Inez	Yankieway	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Number	Γ		_	MM / DD /	YYYY	
	1001			A separate	filing for Debtor	2 because Debtor 2
Official F	<u>orm 106J</u>			maintains a	a separate house	hold.
Schedul	e J: Your Ex	penses				12/15
-				re equally responsible for supplyi les, write your name and case nun	-	
Part 1:	Describe Your Household	d				
	Go to line 2.  Does Debtor 2 live in a  No.	separate household? Ist file a separate Schedu	e J.			
2. Do you i	nave dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li: Debtor 2	st Debtor 1 and		this information for dent			No
Do not s	tate the dependents'			Daughter	12	X Yes
names.						X No
						Yes
						X No
						Yes
						Yes
						X No
						Yes
_	expenses include	X No				
	s of people other than and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing N	Monthly Expenses				
-	-	· · · ·		as a supplement in a Chapter 13	=	
expenses as of the applicable		ruptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the for	m and fill in	
	•	_	nce if you know the value			our expenses
of such assist	ance and nave include	a it on <i>Schedule I: Your</i>	Income (Official Form 106l.)	1		our expenses
	tal or home ownership for the ground or lot.	expenses for your resid	ence. Include first mortgage	payments and	4.	\$700.00
	cluded in line 4:				٠	Ψ, σσ.σσ
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, o	r renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repai	r, and upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association	or condominium dues			4d.	\$0.00

Case 18-09225 Entered 03/29/18 14:37:03 Desc Main Filed 03/29/18 Doc 1

Christine Debtor 1

First Name

Inez

Middle Name

**Document** Yankieway

Last Name

Page 35 of 59

Case Number (if known) \_

			Your expenses	
5. <b>A</b>	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. <b>U</b>	tilities:			
6	a. Electricity, heat, natural gas	6a.		\$80.00
6	b. Water, sewer, garbage collection	6b.		\$0.00
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$2	213.00
6	d. Other. Specify:	6d.	\$	0.00
7. <b>F</b>	ood and housekeeping supplies	7.	\$	500.00
8. <b>C</b>	hildcare and children's education costs	8.		\$0.00
9. <b>C</b>	lothing, laundry, and dry cleaning	9.	\$	120.00
10. <b>P</b>	ersonal care products and services	10.		\$60.00
11. N	edical and dental expenses	11.		\$65.00
	ransportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.	\$	164.00
13. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$20.00
	haritable contributions and religious donations	14.		\$0.00
	isurance.			
D	o not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.00
1	5b. Health insurance	15b.		\$0.00
1	5c. Vehicle insurance	15c.	\$	120.00
1	5d. Other insurance. Specify:	15d.		\$0.00
16. <b>T</b>	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	pecify:	16.		\$0.00
17. lı	stallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.	\$3	340.00
1	7b. Car payments for Vehicle 2	17b.		\$0.00
1	7c. Other. Specify:	17c.		\$0.00
1	7d. Other. Specify:	17d.		\$0.00
18. <b>Y</b>	our payments of alimony, maintenance, and support that you did not report as deducted			
fı	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
19. <b>C</b>	ther payments you make to support others who do not live with you.			
S	pecify:	19.		\$0.00
20. <b>C</b>	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
2	Da. Mortgages on other property	20a.		\$ 0.00
2	Db. Real estate taxes	20b.	\$	0.00
2	Oc. Property, homeowner's, or renter's insurance	20c.	\$	0.00
2	Od. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
			\$	0.00

Schedule J: Your Expenses

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 36 of 59

Debtor	1 Chris	stine Inez	Yankieway	Case Number (if known)		
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		2	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through	h 21.	2	22. \$2	2,382.00
	The resu	Ilt is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined mo	onthly income) from Schedule I.	23	sa. \$2	2,392.74
	23b.	Copy your monthly expenses fro	m line 22 above.	23	8b. <b>-</b> \$2	2,382.00
	23c.	Subtract your monthly expenses		23	3c. <b>\$10.74</b>	
		The result is your monthly net in	come.			
24.	Do you	expect an increase or decrease in	your expenses within the year after you fi	le this form?		
	For exar	nple, do you expect to finish paying	for your car loan within the year or do you e	expect your		
	mortgag	e payment to increase or decrease	because of a modification to the terms of yo	ur mortgage?		
	X No					
	Yes	s. Explain Here:				

 Official Form 106J
 Record #
 753831
 Schedule J: Your Expenses
 Page 3 of 3

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

id you pay or agree to pay someone who is NOT an attorney  No  Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
No	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
Yes. Name of Person	
	Signature (Official Form 119).
lada a sanaka afaraisan I da dan Abak I basa an ad Aba sanan	
inder penalty of perjury, I declare that I have read the summa orrect.	and schedules filed with this declaration and that they are true and
• 1/01/2017	40
Signature of Debtor 1	Signature of Debtor 2
Date 03/09/2018	Date
MM / DD / YYYY	MM / DD / YYYY

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 38 of 59

Fill in this in	Fill in this information to identify your case:			
Debtor 1	Christine	Inez	Yankieway	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r			

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

	r (if known). Answer every question.		op or any additional pages, write your name and case	•
	hat is your current marital status?			
Г	Married			
	Not married			
_				
02 <b>D</b> ı	uring the last 3 years, have you lived anywhere of	ther than where you live no	w?	
_	No.			
	Yes. List all of the places you lived in the last 3 ye	ears. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	Desici 1	lived there	Debitor 2.	lived there
			Same as Debtor 1	Same as Debtor 1
	2225 S Kildare Ave	FROM 05/2011		
	Chicago IL 60623-2940	To 07/2015		
			Same as Debtor 1	Same as Debtor 1
	4437 W Monroe St	FROM 08/2015		
	Chicago IL 60624-2545	To 08/2016		
pr		- :	community property state or territory? (Community evada, New Mexico, Puerto Rico, Texas, Washington	,
_	No.			
	Yes. Make sure you fill out Schedule H: Your Cod	lebtors (Official Form 106H).		
Part	Explain the Sources of Your Income			

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 39 of 59

Debtor 1 Christine Inez Yankieway Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$5,083 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$30,053 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$30,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Last Name

Document Page 40 of 59

Christine Inez Yankieway Case Number (if known)

06	Are either Debtor 1's or Debtor 2's debts primarily consu	umer debts?			
	No. Neither Debtor 1 nor Debtor 2 has primarily cons	sumer debts. Cor	nsumer debts are defined ir	n 11 U.S.C. § 101(8) a	S
	"incurred by an individual primarily for a personal,	family, or househousehousehousehousehousehousehouse	old purpose."		
	During the 90 days before you filed for bankruptcy	, did you pay any	creditor a total of \$6,425*	or more?	
	No. Go to line 7.				
	Yes. List below each creditor to whom you pa	aid a total of \$6,42	5* or more in one or more	payments and the	
	total amount you paid that creditor. Do not inc	clude payments fo	r domestic support obligation	ons, such as	
	child support and alimony. Also, do not includ				
	* Subject to adjustment on 4/01/19 and every 3 years a	after that for cases	s filed on or after the date o	of adjustment.	
	Yes. <b>Debtor 1 or Debtor 2 or both have primarily co</b> During the 90 days before you filed for bankrupto		v creditor a total of \$600 or	more?	
		-,, , , ,	,		
	☐ No. Go to line 7.				
	Yes. List below each creditor to whom you pa	aid a total of \$600	or more and the total amou	int you paid that	
	creditor. Do not include payments for domesti	ic support obligation	ons, such as child support	and	
	alimony. Also, do not include payments to an	attorney for this b	ankruptcy case.		
		Dates of	Total amount paid	Amount you still o	owe Was this payment for
		payments			
					_
	Exeter Finance LLC Po Box	Monthly	\$ 1,065	\$ 9,090	Mortgage
	_166097 Irving TX 75016				<ul><li>■ Car</li><li>□ Credit card</li></ul>
	<del></del>				Loan repayment
					Suppliers or vendors
					Other
07	······································				- La cataca
	Insiders include your relatives; any general partners; relative corporations of which you are an officer, director, person in	, ,	· · · · · · · · · · · · · · · · · · ·	,	•
	agent, including one for a business you operate as a sole p			-	
	such as child support and alimony.				
	No.				
	Yes. List all payments to an insider.	D. C.	T-(-1		B
		Dates of payment		mount you still we	Reason for this payment
80	Within 1 year before you filed for bankruptcy, did you make an insider?	e any payments or	transfer any property on a	ccount of a debt that b	enefited
	Include payments on debts guaranteed or cosigned by an i	insider.			
	No.				
	Yes. List all payments to an insider.				
		Dates of	Total amount A	mount you still	Reason for this payment
		payment	paid	we	Include creditor's name
F	art 4: Identify Legal actions, Repossessions, and Foreclo	sures			

Debtor 1

First Name

Middle Name

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 41 of 59

Christine Inez Yankieway Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7 **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,200.00 55 E. Monroe Street #3400 Chicago, IL 60603

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Last Name

Document Page 42 of 59

Christine Inez Yankieway Case Number (if known)

	Party Contact Info	Description and value of	any property transferred	Date payme or transfer	ent Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services	6	2018	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	rs or to make payments to your cre		efer any property to anyo	ne who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you h	usiness or financial affairs? s made as security (such as the gra	anting of a security intere		-
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-p		to a self-settled trust or s	similar device of which y	ou are a
	No.				
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	rage Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated.	γ, were any financial accounts or in	nstruments held in your i		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o	γ, were any financial accounts or in	nstruments held in your i		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the cooperative of the cooperative	γ, were any financial accounts or in	nstruments held in your i		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	γ, were any financial accounts or in	nstruments held in your i	Date account was closed, sold, moved,	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or in r other financial accounts; certifica ciations, and other financial institut	nstruments held in your interest of deposit; shares interest interest interest.  Type of account or	banks, credit unions, b	rokerage Last balance before
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?	y, were any financial accounts or in r other financial accounts; certifica ciations, and other financial institut Last 4 digits of account number	ates of deposit; shares in ions.  Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankrupton.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer ecurities,
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankrupton.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer ecurities,
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankrupton.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer ecurities,
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit of No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankrupton.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer ecurities,
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place of the place of the place.	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer curities,  Do you still have it?
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit of No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place of the place of the place.	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer curities,  Do you still have it?
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place of the place of the place.	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer curities,  Do you still have it?
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place of the place of the place.	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer curities,  Do you still have it?

Debtor 1

First Name

Middle Name

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 43 of 59

Debtor	1 Christine	Inez	Yankieway	Case Number (if known)				
	First Name	Middle Name	Last Name					
	Do you hold or control a for someone.	ny property that someon	e else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust			
	No.							
	Yes. Fill in the details.		re is the property?	Describe the property	Value			
Par	Give Details Abou	ut Environmental Informati	on					
_	For the purpose of Part 10, the following definitions apply:							
h	azardous or toxic subst	ances, wastes, or materia	•	g pollution, contamination, releases of ater, groundwater, or other medium, es, or material.				
	= -	facility, or property as de e, or utilize it, including di		v, whether you now own, operate, or utilize	•			
		s anything an environme aterial, pollutant, contami	ental law defines as a hazardous w nant, or similar term.	aste, hazardous substance, toxic				
Repo	ort all notices, releases,	and proceedings that you	ı know about, regardless of when	they occurred.				
24	las any governmental u	nit notified you that you ı	may be liable or potentially liable ι	ınder or in violation of an environmental la	ıw?			
	No.							
	Yes. Fill in the details.		ernmental unit	Environmental law, if you know it	Date of notice			
25	lave you notified any go	overnmental unit of any m	elease of hazardous material?					
-	_	verninental unit of any re	stease of flazardous filaterial:					
	No.  Yes. Fill in the details.							
		Gove	ernmental unit	Environmental law, if you know it	Date of notice			
26	lave you been a party ir	any judicial or administi	rative proceeding under any enviro	onmental law? Include settlements and ord	lers.			
	No.							
	Yes. Fill in the details.		t or agency	Nature of the case	Status of the case			
Par	Give Details Abou	ut Your Business or Connec	ctions to Any Business					
27 \	_		_	of the following connections to any busin	ess?			
	= ' '		de, profession, or other activity, ei	•				
	☐ A member of a lin		LC) or limited liability partnership	(LLP)				
	= '	or, or managing executive	of a corporation					
	<u> </u>		uity securities of a corporation					
	No. None of the above	e applies. Go to Part 12.						
İ	Yes. Check all that ap	pply above and fill in the de	etails below for each business.					
	Within 2 years before yo nstitutions, creditors, o		d you give a financial statement to	anyone about your business? Include all	financial			
	No.							
	Yes. Fill in the details.	Date i	ssued					

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 44 of 59

ebtor 1 Christine Inez Yankieway Case Number (if known) \_\_\_\_\_\_

Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.				
/s/ Christine Inez Yankieway Signature of Debtor 1	Signature of Debtor 2			
Date 03/09/2018 MM / DD / YYYY	Date			
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
No				
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).			

Fill in this	Caco 19 C			03/29/18 14:37:03 of 59	3 Desc Main
				71 00	
Debtor 1	Christine	Inez	Yankieway		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	) First Name	Middle Name	Last Name		
United State	es Bankruntev Court for th	e: <u>NORTHERN</u> District of <u>l</u>	LLINOIS		
		7. NORTHERN DISTRICT OF I	(State)		Check if this is an
Case Numb (If known)	per		-		amended filing
					Ç
Official F	orm 108				
Stateme	ent of Intenti	on for Individual	ls Filing Under Chapte	r 7	1:
=	_	chapter 7, you must fill out t	his form if:		
	ave claims secured by				
=		ty and the lease has not expi art within 30 days after you fi	ired. Ie your bankruptcy petition or by the da	ate set for the meeting of cre	ditors
			e. You must also send copies to the cre	_	untors,
			equally responsible for supplying corr		
oth debtors	must sign and date th	e form.			
Be as comple	te and accurate as po	ssible. If more space is need	ed, attach a separate sheet to this form	ı. On the top of any additiona	al pages,
vrite your nar	me and case number (	if known).			
Part 1:	List Your Creditors Wi	no Have Secured Claims			
For any cr     information	<del>-</del>	in Part 1 of Schedule D: Cre	editors Who Have Claims Secured by P	roperty (Official Form 106D)	, fill in the
Identify th	e creditor and the pro	perty that is collateral	What do you intend to do wi secures a debt?	th the property that	Did you claim the property as exempt on Schedule C?
Creditor'	's		☐ Surrender the prop	erty	No
name:	Exeter Finar	ice LLC	Retain the property	and redeem it	— □ Yes
Descript	ion of 2011 Chevro	let Malibu with over 1 miles	Retain the property	and enter into a	☐ 1C3
Descript property	1011 01		Reaffirmation Agre	ement.	
securing			Retain the property		
J	•				<u>-</u>
Creditor'			☐ Surrender the prop	ertv	□ No
name:	3		Retain the property	-	_
			Retain the property		∐ Yes
Descript			Reaffirmation Agre		
property securing			Retain the property		
securing	debt.		☐ Retail the property	and [explain].	
Creditor'	's		Surrender the prop	erty	 П No
name:	3		Retain the property	•	_
			Retain the property		☐ Yes
Descript			<del>-</del> ' ' '		
property			Reaffirmation Agre		
securing	uedi.		Retain the property	апи [ехріаіп]:	-
Creditor'	 's		Surrender the prop	ertv	
name:	-		Retain the property	•	<u> </u>
			Retain the property		☐ Yes
Descript			Reaffirmation Agre		
property securing			Retain the property		
Journing	1 GODL		I I I TOTALLI LITE PROPERTY	απα μολριαίτη.	

Debtor 1

Christine Case 18-09225

Doc 1

Filed 03/29/18 Entered 03/29/18 14:37:03

Document Page 46 of By umber (if known)

Desc Main

List Your Unexpired Personal Property Leases

5				
For any unexpired personal property lease that you listed in Schedule G: Executory Con				
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet				
ended. You may assume an unexpired personal property lease if the trustee does not as	sume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases	Will the lease be assumed?			
Lacade acos	□ N <sub>2</sub>			
Lessor's name:	No			
Description of learned	Yes			
Description of leased				
property:				
Lessor's name:	☐ No			
	Yes			
Description of leased	☐ Yes			
property:				
Lessor's name:	□No			
	Yes			
Description of leased	<u> </u>			
property:				
Lessor's name:	□No			
	☐Yes			
Description of leased				
property:				
Lessor's name:	□No			
Lessoi s name.				
Description of leased	□Yes			
property:				
Lessor's name:	□No			
	Yes			
Description of leased				
property:				
Lessor's name:	□ No			
	Yes			
Description of leased				
property:				
Part 3: Sign Below				
Jnder penalty of perjury, I declare that I have indicated my intention about any property o	of my estate that secures a debt and any			
personal property that is subject to an unexpired lease.				
The second secon				
★ /s/ Christine Inez Yankieway				
Signature of Debtor 1 Signature of Debtor 2	2			
DateDated: 03/09/2018				
וווו / טט / IVIIVI / DD / Y				

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 47 of 59

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	re					
Chi	ristine Inez Yankieway / Debto	r		Case No:		
				Chapter:	Chapter 7	
		DISCLOSURE OF COM	MPENSATION OF	ATTORNEY FOR DEI	BTOR	
	Pursuant to 11 U.S.C. § 329(a) npensation paid to me within one dered or to be rendered on behalt	year before the filing of t	he petition in bankr	uptcy, or agreed to be paid	d to me, for service	es
	For legal services, I have agree	ed to accept	\$1,200.00			
	Prior to the filing of this stater	nent I have received	\$1,200.00			
	Balance Due		\$0.00			
2.	The source of the compensatio	n paid to me was:				
	Debtor(s)	Other: (specify)				
3.	The source of compensation to	be paid to me is:				
	Debtor(s)	Other: (specify)				
4.	I have not agreed to share of my law firm.		pensation with any o	other person unless they ar	re members and ass	sociates
	I have agreed to share the of my law firm. A copy of attached.					
5.	In return for the above-disclose case, including:	d fee, I have agreed to ren	der legal service fo	r all aspects of the bankru	ptcy	
	a. Analysis of the debtor's f	nancial situation, and reno	dering advice to the	debtor in determining wh	ether to file a petit	ion in
	bankruptcy; b. Preparation and filing of a	ny petition, schedules, sta	tements of affairs a	nd plan which may be req	uired;	
6.	By agreement with the debtor(s Fee does NOT include any wor		does not include th	e following service:		
		C	CERTIFICATION			
		e foregoing is a complete representation of the debt		_	or	
	Date: 03/29/202	8	/s/ Andrew B. Nels	son		
	Date		Signature of Attorn	ney		
			Geraci Law L.L.C	·		

753831 Page 1 of 1 Record #

Name of law firm

Case 18-09225 Gorge Lawed 03/29/1180is Entere 03/29/129/130in 4:37:03 Desc Main Headquarters: 55 E. Monroe Street, #3400 Coroe 1/20/20/30 8/20/20/30 OF SENT CORNER WWW.INFOTAPES.COM

Date: 10/25/2017

Consultation Attorney: **FCH** 

Record #: 753-831



#### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$\frac{1,200.00}{}
at \$ {} today, \$ {} per {} starting {}
at \$ {} today, \$ {} per {} starting {}         and \$ {} will obtain from { within 60 days of today. Bankruptcy is time-sensitivel
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance:
an obartio not monado in the pro ming amount, amous you pay us for it in advance.
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$895.00 & \$335 = \$1,230.00 total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in
court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
dismiss, attending rule 2004 examinations, reviewing documents that we did not specifically request from you, appearance other than bankrupicy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee.  Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a
client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. <b>No guarantee of Discharge</b> :
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. <b>Debts not discharged:</b> student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Date: 10 3 7 7 X Y Y ON V Y X X (Initial Dahlar)
Christine Yankieway (Debtor) (Joint Debtor)
X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 49 of 59

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christine Inez Yankieway / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/09/2018 /s/ Christine Inez Yankieway

**Christine Inez Yankieway** 

X Date & Sign

Record # 753831 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 753831 B 201A (Form 201A) (11/11) Page 1 of 2

#### Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Page 51 of 59

Form B 201A, Notice to Consumer Debtor(s)

In re Christine Inez

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/09/2018	/s/ Christine inez Yankieway		
	Christine Inez Yankieway		
Dated: 03/29/2018	/s/ Andrew B. Nelson		
	Attorney: Andrew B. Nelson	_	

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main

Page 52 of 59 Document Christine Debtor 1 Inez Yankieway Case Number (if known) First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. LNo. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do 1-49 1.000-5.000 25,001-50,000 you estimate that you □ 50-99 5,001-10,000 50,001-100,000 owe? 100-199 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your assets to **\$50,001-\$100,000** □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐More than \$50 billion 20. How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □ \$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankpuptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C, 1341, 1519, and 3571. Signature of Debtor Signature of Debtor 2

Executed on

Executed on

/2018

MM / DD / YYYY

MM / DD / YYYY

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 53 of 59

Fill in this in	formation to identi	fy your case:	
Debtor 1	Christine	lnez	Yankieway
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
	Bankruptcy Court for t	he: <u>NORTHERN</u> District c	of <u>ILLINOIS</u> (State)
Case Number (If known)			

### Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankrupt	ccy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed with to correct.	this declaration and that they are true and
Signature of Debtor 2  Date :/2018  MM / DD / YYYY  DateMM / DD / YYY	<del></del>

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 54 of 59

Debtor 1	Christine	Inez	Yankieway	Case Number (if known)		
	First Name	Middle Name	Last Name	Case Number (ii known)		

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property be in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Date	ne vy fraud				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of person Attach the Bankruptcy Petition Preparer's N  Declaration, and Signature (Offi					

First Name	Middle Name	Last Name	Case Number (# kilowii)	
Part 2: List Your Unexpir	ed Personal Property Lease	es		
For any unexpired personal pro	operty lease that you liste	ed in Schedule G: Executory Con	tracts and Unexpired Leases (Official For	(1000)
fill in the information below. Do	o not list real estate lease	s. Unexpired leases are leases th	at are still in effect; the lease period has r	n 106G),
ended. You may assume an un	expired personal propert	y lease if the trustee does not ass	sume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired p	ersonal property leases	其 美 建 期 建 规 集		Will the lease be assumed?
Lessor's name:				☐ No
Description of leased				☐ Yes
property:				
Lessor's name:				☐ No
				☐ Yes
Description of leased				□ res
property:				
Lessor's name:				<b>F</b>
				□ No
Description of leased				Yes
property:				
Lessor's name:				
				□No
Description of leased				Yes
property:				
Lessor's name:				□No
Description of leased				□Yes
property:				
Lessor's name:				□No
Description of leased				☐Yes
property:				
Lessor's name:				□No
Description of leased				Yes
property:				
•				
Part 3: Sign Below				
	<del> </del>			
nder penalty of perjury, I declare ersonal property that is subject	e that I have indicated my	r intention about any property of r	ny estate that secures a debt and any	•
John I was is subject	an unexpired lease.			
Bullet 1	hus			
Signature of Debtor 1	W - C - C	Signature of Debtor 2		
Date Dated: 3/1/2	018	-		
MM / DD / YYYY	~ Q	Date MM / DD / YYY		

Debtor 1

#### Desc Main AlMERo Deletors haveer ead faired agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee hight object if I/we have skcess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

/2018

Christine Inez Yankieway

X Date & Sign

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 57 of 59

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Christine Inez Yankieway / Debtor

Bankruptcy Docket #:

Judge:

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER RENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 2 / 1/2018

Christine Inez Yankieway

X Date & Sign

Record # 753831

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 18-09225 Doc 1 Filed 03/29/18 Entered 03/29/18 14:37:03 Desc Main Document Page 58 of 59

D	ebtor 1	Christine	Inez	Yankieway	Case Number (if known)		
Alexen		First Name	Middle Name	Last Name		-	
YANNA AMERIKAN MANAMANA MANAMANA MANAMANA MANAMANA MANAMANA					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
a	llnom	nlaumant assess				non-ming spouse	
0.	Do no	ployment comp t enter the amou	int if you contend that the amount re	ceived was a benefit	\$0.00	\$0.00	
***************************************	unuei	trie Social Seco	irity Act. Instead, list it here:				
***************************************	-						
(COMORNA)	For ye	our spouse					
9.	Pensi benef	i <b>on or retireme</b> r it under the Soc	nt income. Do not include any amou cial Security Act.	nt received that was a	\$0.00	\$0.00	
1(	as a v	ot include any be victim of a war ci	or sources not listed above. Specify enefits received under the Social Sec rime, a crime against humanity, or ir y, list other sources on a separate p	curity Act or payments received ternational or domestic			
					\$0.00	\$ 0.00	
	10ь				\$ 0.00	\$0.00	
	10c. T	otal amounts fro	om separate pages, if any.		\$0.00	\$0.00	
11	. Calcu colum	late your total on. Then add the	current monthly income. Add lines at total for Column A to the total for C	2 through 10 for each olumn B.	\$2,799.04 +	\$0.00 =	\$2,799.04
	Part 2:		Whether the Means Test Applies to Y				
12	. Calcu	late your currer	nt monthly income for the year. Fol	low these steps:			
			current monthly income from line 11		Copy line 11 here	12a.	\$2,799.04
			the number of months in a year).			g	x 12
			ur annual income for this part of the			12b.	\$33,588.48
13	. Calcu	late the median	family income that applies to you.	Follow these steps:			
	Fill in t	the state in whic	ch you live.	IL			
	Fill in t	the number of p	eople in your household.	2			
	To find	a list of applica	ly income for your state and size of a able median income amounts, go on rm. This list may also be available at	line using the link specified in the	separate	13.	\$67,254.00
14	. How d	o the lines com	npare?				
	14a. [	<b>x</b> Line 12b is les Go to Part 3.	ss than or equal to line 13. On the to	p of page 1, check box 1, There i	s no presumption of abuse.		
	14b. [	ine 12b is mo Go to Part 3 a	ore than line 13. On the top of page and fill out Form 122A-2.	1, check box 2, The presumption	of abuse is determined by Form 122	A-2.	
F	art 3:	Sign/Below					i
		MA	declare under genalty of perjury the Christine Inez Yankieway	nat the information on this stateme	ent and in any attachments is true and	f correct.	
		Date:: 3	_//2018				000000000000000000000000000000000000000
	ı	f you checked li	ne 14a, do NOT fill out or file Form	122A-2.			0,000
		f you checked li	ne 14b, fill out Form 122A-2 and file	it with this form			

Form B 201A, Notice to Consumer Debtor(s)

In re Christine Inez Yankieway / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy, Rules, and the local rules of the court. The

Dated: 2 / 9 /2018

Christine Inez Yankieway

X Date & Sign

Dated: 3 /29 /2018

Attorney: Andrew B. Wolly

Record # 753831